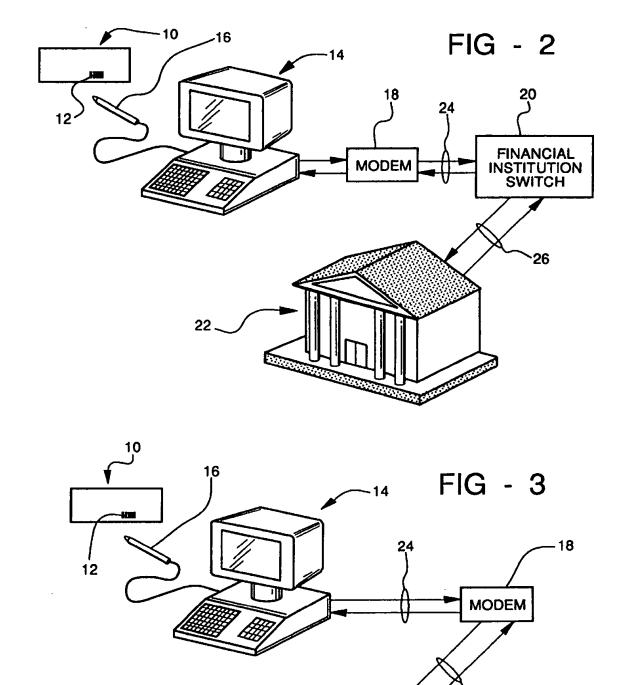
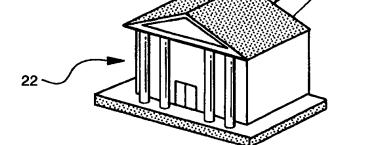


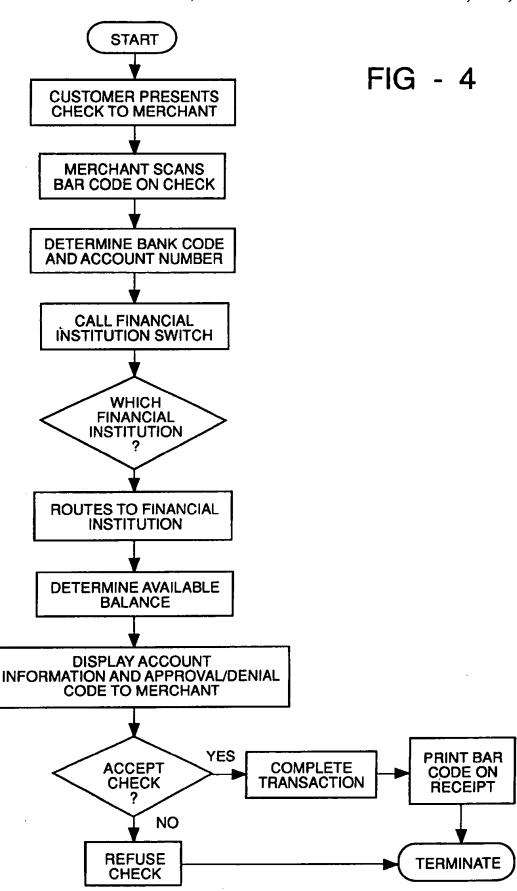
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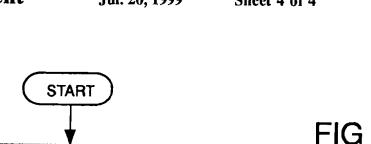


FIG - 5 **CUSTOMER PRESENTS CHECK TO MERCHANT MERCHANT SCANS** BAR CODE ON CHECK DETERMINE BANK CODE AND ACCOUNT NUMBER **CALL FINANCIAL** INSTITUTION **DETERMINE AVAILABLE BALANCE DISPLAY ACCOUNT** INFORMATION AND APPROVAL/DENIAL **CODE TO MERCHANT** YES **PRINT BAR ACCEPT** COMPLETE CODE ON CHECK **TRANSACTION** RECEIPT NO **REFUSE TERMINATE CHECK**

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